

**Department of Personnel Administration
Memorandum**

TO: Personnel Management Liaisons (PML)

SUBJECT: 2007 Group Legal Services Insurance Open Enrollment	REFERENCE NUMBER: 2007-006
DATE ISSUED: 01/29/07	SUPERSEDES:

This memorandum should be forwarded to:

**Personnel Officers
Personnel Transactions Supervisors
Personnel Transactions Staff**

FROM: Department of Personnel Administration
Benefits Division

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The annual open enrollment for the State's Group Legal Services Insurance Plan (GLSIP) "Plan" is March 1 through April 30, 2007. During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage from single to family, family to single, and add/delete eligible dependents. Employees already enrolled in the Plan are not required to re-enroll each year in order to continue coverage.

This memo provides information on plan eligibility criteria, effective dates of coverage, and instructions for ordering plan enrollment materials. The Benefits Administration Manual (BAM), Section 1500 has detailed information on ordering and processing enrollment forms for this program at <http://www.dpa.ca.gov/benefits/BAMTOC.shtml>.

CARRIER

The plan administrator, ARAG Services, LLC, is a leader in the industry, providing high quality service and access to professional legal advice for State employees. To date, more than 30,000 State employees have enrolled in this program. To get additional information, please contact ARAG® at 1-800-247-4184 TTY (800) 383-4184, or 711 for a relay operator or via its Web site at: <http://members.ARAGgroup.com/california>. The State's **new dedicated toll-free number (866) 762-0972 will be effective April 1, 2007**. You may also contact the DPA, Benefits Program Manager listed above.

PREMIUM RATES

The new monthly premium is **\$9.84** for individual coverage and **\$17.39** for family coverage (employee and one or more eligible dependents). Insured members can cancel coverage at any time. **Please discard any enrollment forms that contain old rates. The State Controller's Office (SCO) will not process enrollment forms that contain incorrect premium rates.**

ELIGIBILITY CRITERIA

Employees eligible to enroll in the Plan during this open enrollment period include:

1. permanent or probationary employees with a time base of half-time or more, who are designated rank and file, managerial, supervisory, confidential, and excluded/exempt;
2. permanent-intermittent employees who have worked a minimum of 480 paid hours during the last control period ending December 31. (see BAM Sections 1502 and 1503 for details); and
3. employees on Training and Development assignments or limited-term assignments with an appointment of six months or more are eligible to participate in the program only if their permanent civil service appointment has a time base of half-time or more.

DEPENDENT ELIGIBILITY

Eligible dependents are defined as:

1. a lawful spouse, or domestic partner;*
2. any unmarried, dependent child under the age of 23 who has never been married;
 - a. children include natural, stepchildren, adopted children, and children for whom the employee is the legal guardian, and children of either domestic partner; and
 - b. any economically dependent child, 23 years of age or over if he/she is incapable of self-support because of a physical or mental disability who has never been married and is chiefly dependent on the eligible employee for support and maintenance.

Family members who are not eligible include the eligible employee's parents and grandparents, children under the age of 23 who are married, or who have been married, and children over age 23, unless disabled as specified above. Employees are responsible for notifying the Human Resources/Personnel Office and completing the necessary paperwork when a child loses dependent eligibility.

*Domestic partner coverage is available to same sex partners (registered with the Secretary of State) or opposite sex partners if the state employee and/or the domestic partner is age 62 or older and eligible for Social Security.

EFFECTIVE DATES OF COVERAGE

The employee's effective date of coverage will begin on the first day of the pay period following the first premium (payroll) deduction.

State Controller's Office receives Group Legal enrollment form* by...	Employee's Group Legal coverage will be effective...
March 10, 2007	April 1, 2007
March 11 – April 10, 2007	May 1, 2007
April 11 – April 30, 2007**	June 1, 2007
*If a primary date falls on a Saturday or Sunday or holiday, the next business date is the receipt date.	
**Applications postmarked on April 30, may be accepted and processed through May and will have an effective date of June 1, 2007.	

Timely processing is important. Because this is a pre-paid plan, a payroll deduction must appear on the employee's paycheck before coverage can begin. SCO will return any incorrectly completed forms to the Human Resources/Personnel Office for correction, which will delay the enrollment date. The date when the corrected form is returned to the SCO will determine the employee's effective enrollment date.

EMPLOYEE COMMUNICATIONS

A variety of communications will be used to inform employees about the open enrollment. For example, an open enrollment packet will be mailed directly to the home address of approximately 152,000 eligible employees who are not currently enrolled in the plan. The packet contains a cover letter and Legal Risk Assessment form, an enrollment application, and a plan brochure. Employees will also be reminded of the open enrollment period through a global message on their paycheck stub for the March pay period (dated March 31, 2007). The March 2007, DPA Benefits News will feature the 2007 GLSIP Open Enrollment. The Benefit News can also be accessed via the DPA Web site at: www.dpa.ca.gov. Please distribute this publication to your employees. In addition, we have also asked the Health and Wellness Coordinators to promote this event by coordinating training sessions at their various locations.

ORDERING ENROLLMENT KITS

Departments should always maintain an adequate supply of marketing and enrollment materials in stock during open enrollment and for employees who become newly eligible to enroll during the year or for an employee who may wish to cancel plan coverage. **DPA does not maintain these materials for distribution to departments.** Please order supplies directly from the ARAG by calling toll-free 866-762-0972/TTY 800-383-4184, 711 for a relay operator or e-mail your request to: service@araggroup.com or access via the Web site at: <http://members.araggroup.com/California>. The request must include the street address. ARAG ships via UPS ground delivery and materials are not deliverable to a P. O. Box.

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We appreciate your continued assistance in explaining the Plan to your employees and processing the enrollment documents on a timely basis. Your assistance was instrumental in a highly successful open enrollment last year with more than 4,500 new enrollees in the Plan. If you have any questions regarding this memo, please call Sondra Cooper at (916) 324-9365, CALNET 454-9365, or e-mail sondracooper@dpa.ca.gov.

/s/ Greg Beatty

Greg Beatty
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